as

Application for United States Patent DECLARATION AND POWER OF ATTORNEY

As a below named inventor, I hereby declare that:

⋈ is attached hereto

(check one)

My residence, post office address and citizenship are as stated below next to my name;

I believe I am the original, first and sole inventor (if only one name is listed below) or an original, first and joint inventor (if plural names are listed below) of the subject matter which is claimed and for which a patent is sought on the invention entitled DYNAMIC RESOURCE ALLOCATION USING KNOWN FUTURE BENEFITS the specification of which:

Application S	Serial No				
and was ame	nded on				
	(if applicable)				
amended by any amendment refe	erred to above.	ntents of the above identified specific			
		naterial to the examination of this ap	plication ii	1 accordance	with
Title 37, Code of Federal Regula	tions, § 1.56*				
I hereby claim foreign p	priority benefits under Title 35, Un	aited States Code, § 119 of any foreig	n applicati	on(s) for pa	tent or
		ny foreign application for patent or in			
	lication on which priority is claime				
in a grant of the approximation of the approximatio	,				
Prior Foreign Application(s)			priority cl	aimed	
al .	_				
(Number)	(Country)	(Day/Month/Year Filed)	yes	no	
(Number)	(Country)	(Day/Month/Year Filed)	yes	no	
I hereby claim the bene insofar as the subject matter of e manner provided by the first par information as defined in Title 3	ach of the claims of this application agraph of Title 35, United States (ode, § 119 of any United States applon is not disclosed in the prior United Code, § 112, I acknowledge the duty 1.56 which occurred between the files application:	d States app to disclose	plication in t material	and, the
(Application Serial No.)	(Filing Date)	(Status: patented, pending, aba			
Power of Attorney As a	a named inventor. I hereby appoin	t Manny W. Schecter, Reg. No. 31,7	22, Terry J	. Hardi, Reg	,. No.

29,936, Stephen C. Kaufman, Reg. No. 29,551, Louis J. Percello, Reg. No. 33,206, Jay P. Sbrollini, Reg. No. 36,266, Robert M. Trepp, Reg. No. 25,933, Daniel P. Morris, Reg. No. 32,053, Wayne L. Ellenbogen, Reg. No. 43,602, Douglas W. Cameron, Reg. No. 31,596, David M. Shofi, Reg. No. 39,835, Christopher A. Hughes, Reg. No. 26,914, Edward A. Pennington, Reg. No. 32,588, John E. Hoel, Reg. No. 26,279, Joseph C. Redmond, Jr., Reg. No. 18,753, Michael E. Whitham, Reg. No. 32,635, Marshall M. Curtis, Reg. No. 33,138, Clyde R Christofferson, Reg. No. 34,138, C. Lamont Whitham, Reg. No. 22,424, Ruth E. Tyler-Cross, Reg. No. 45,922 and Olga V. Merkoulova, Reg. No. 48,757 as attorneys and/or agents to prosecute this application and transact all business in the Patent and Trademark Office connected therewith. All correspondence should be directed to Whitham, Curtis & Christofferson, P.C., 11491 Sunset Hills Road, Suite 340, Reston, Virginia 20190. Telephone calls should be directed to Whitham, Curtis & Christofferson, P.C. at (703) 787-9400.

P.02

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T-395 P.003/004 F-727

Docket No. YOR920000824US1

I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.

(1)	Inventor: Tracy J. Kimbrel	15 5 5
	Signature	Date: \\\ \lambda - \forall - 0(
	Residence: 144 Rita Drive, Conlandt Manor, NY 10567	
	Citizenship: United States of America	
	Post Office Address: Same as Residence	
(2)	Inventor: Robert Kranthgamer	
j.	Signature	Date:
	Residence: 29 Szold Street, Ramat Hasharon 47225, Israel	
	Cirizenship: Israel	
San Sur	Post Office Address: Same as Residence	
(\$)	Inventor: Baruch M. Schieber	
i.	Signature	Date: 12-3-01
2005 2005 2005 2005	Residence: 25 Willmont Avenue, White Plains, NY 10605	
	Wilmont Citizenship: Issel NS	
	Post Office Address: Same as Residence	
(4)	Inventor: Maxim I. Sviridenko	
	Signature Chymagamo	Date: 12-03-0/
	Residence: 3579 Sagamore Avenue, Mohegan Lake, NY 10549	
	Citizenship: Russia	
	Post Office Address: Same as Residence	
(5)	Inventor: Jayram S. Thathachar	
	Signature	Date:
	Residence: 272 Palm Valley Blvd., #204, San Jose, CA 95123	
	Citizenship: India	
	Post Office Address Come - Delland	

*Title 37, Code of Federal Regulations, § 1.56:

- (a) A patent by its very nature is affected with a public interest. The public interest is best served, and the most effective patent examination occurs when, at the time an application is being examined, the Office is aware of and evaluates the teachings of all information material to patentability. Each individual associated with the filing and prosecution of a patent application has a duty of candor and good faith toward the Patent and Trademark Office, which includes a duty to disclose to the Office all information known to that individual to be material to patentability as defined in this section. The duty to disclose information exists with respect to each pending claim until the claim is canceled or withdrawn from consideration, or the application becomes abandoned.
- (b) Under this section, information is material to patentability when it is not cumulative to information already of record or being made of record in the application, and (1) it establishes, by itself or in combination with other information, a prima facie case of unpatentability; or (2) it refutes, or is inconsistent with, a position the applicant takes in: (i) opposing an argument of unpatentability relied on by the Office, or (ii) asserting an argument of patentability.

Application for United States Patent DECLARATION AND POWER OF ATTORNEY

As a below named inventor, I hereby declare that:

☑ is attached hereto

(check

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I believe I am the original, first and sole inventor (if only one name is listed below) or an original, first and joint inventor (if plural names are listed below) of the subject matter which is claimed and for which a patent is sought on the invention entitled **DYNAMIC RESOURCE ALLOCATION USING KNOWN FUTURE BENEFITS** the specification of which:

one)				
□ was filed o	on			
Application	n Serial No.			
and was an	nended on			
	(if applicable)			
I acknowledge the dut Title 37, Code of Federal Regu I hereby claim foreign inventor's certificate listed belo	eterred to above. y to disclose information which is a lations, § 1.56* priority benefits under Title 35, Un	ntents of the above identified specific material to the examination of this ap nited States Code, § 119 of any foreign ny foreign application for patent or in led:	plication i	in accordance with
Prior Foreign Application(s)			priority c	laimed
(Number)	(Country)	(Day/Month/Year Filed)	yes	no
(Number)	(Country)	(Day/Month/Year Filed)	yes	no
insofar as the subject matter of manner provided by the first pa information as defined in Title	each of the claims of this application in the claims of this application is applicated.	ode, § 119 of any United States applied is not disclosed in the prior United Code, § 112, I acknowledge the duty to 1.56 which occurred between the filing application:	States ap	plication in the
(Application Serial No.)	(Filing Date)	(Status: patented, pending, abar	ndoned)	

Power of Attorney: As a named inventor, I hereby appoint Manny W. Schecter, Reg. No. 31,722, Terry J. Ilardi, Reg. No. 29,936, Stephen C. Kaufman, Reg. No. 29,551, Louis J. Percello, Reg. No. 33,206, Jay P. Sbrollini, Reg. No. 36,266, Robert M. Trepp, Reg. No. 25,933, Daniel P. Morris, Reg. No. 32,053, Wayne L. Ellenbogen, Reg. No. 43,602, Douglas W. Cameron, Reg. No. 31,596, David M. Shofi, Reg. No. 39,835, Christopher A. Hughes, Reg. No. 26,914, Edward A. Pennington, Reg. No. 32,588, John E. Hoel, Reg. No. 26,279, Joseph C. Redmond, Jr., Reg. No. 18,753, Michael E. Whitham, Reg. No. 32,635, Marshall M. Curtis, Reg. No. 33,138, Clyde R Christofferson, Reg. No. 34,138, C. Lamont Whitham, Reg. No. 22,424, Ruth E. Tyler-Cross, Reg. No. 45,922 and Olga V. Merkoulova, Reg. No. 48,757 as attorneys and/or agents to prosecute this application and transact all business in the Patent and Trademark Office connected therewith. All correspondence should be directed to Whitham, Curtis & Christofferson, P.C., 11491 Sunset Hills Road, Suite 340, Reston, Virginia 20190. Telephone calls should be directed to Whitham, Curtis & Christofferson, P.C. at (703) 787-9400.

Tracy J. Kimbrel

(1)

· Inventor:

Docket No.: YOR9-2000-0824US1

I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.

	Signature:		Date:	
	Residence:	144 Rita Drive, Cortlandt Manor, NY 10567		
	Citizenship:	United States of America		
	Post Office A	ddress: Same as Residence		
(2)	Inventor:	Robert Krauthgamer		
	Signature:	elz	Date:	Apr. 29,2001
	Residence:	29 Szold Street, Ramat Hasharon 47225, Israel		•
	Citizenship:	Israel		
		ddress: Same as Residence		
(3)	! Iñventor:	Baruch M. Schieber		
	Signature:		Date:	
The light place first week reper in	Residence:	25 Wilmont Avenue, White Plains, NY 10605		
	Citizenship:	Israel		
	Post Office A	ddress: Same as Residence		
(4)	Inventor:	Maxim I. Sviridenko		
	Signature:		Date:	A-014-14-14-14-14-14-14-14-14-14-14-14-14-1
	Residence:	3579 Sagamore Avenue, Mohegan Lake, NY 10549		
	Citizenship:	Russia		
	Post Office A	ddress: Same as Residence		
(5)	Inventor:	Jayram S. Thathachar		
	Signature:	No.	Date:	
	Řesidence:	272 Palm Valley Bldv., #204, San Jose, CA 95123		
	Citizenship:	India		
	Post Office A	ddress: Same as Residence		

Docket No.: YOR9-2000-0824US1

*Title 37, Code of Federal Regulations, \$1.56(a):

- (a) A duty of candor and good faith toward the Patent and Trademark Office rests on the inventor, on each attorney or agent who prepares or prosecutes the application and on every other individual who is substantively involved in the preparation or prosecution of the application and who is associated with the inventor, with the assignce or with anyone to whom there is an obligation to assign the application. All such individuals have a duty to disclose to the Office information they are aware of which is material to the examination of the application. Such information is material where there is substantial likelihood that a reasonable examiner would consider it important in deciding whether to allow the application to issue as a patent. The duty is commensurate with the degree of involvement in the preparation or prosecution of the application.
- (b) Under this section, information is material to patentability when it is not cumulative to information already of record or being made of record in the application, and (1) it establishes, by itself or in combination with other information, a prima facie case of unpatentability; or (2) it refutes, or is inconsistent with a position the applicant takes in: (i) opposing an argument of unpatentability relied on by the Office, or (ii) asserting an argument of patentability.

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Docket No. YOR920000824US1

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I believe I am the original, first and sole inventor (if only one name is listed below) or an original, first and joint inventor (if plural names are listed below) of the subject matter which is claimed and for which a patent is sought on the invention entitled DYNAMIC RESOURCE ALLOCATION USING KNOWN FUTURE BENEFITS the specification of which:

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□ was filed on	as			
	ial No			
	ed on			
(if applicable)			
I hereby state that I have re	eviewed and understand the co	outents of the above identified specific	eation incl	luding the clain
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I acknowledge the duty to	disclose information which is:	material to the examination of this ap	plication i	n accordance w
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l hereby claim foreign prio	rity benefits under Title 35, U	nited States Code, § 119 of any foreig	n applicat	ion(s) for paten
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ventor's certificate listed below aring date before that of the application (s) (Number) (Number) I hereby claim the benefit to	(Country) (Country) (Country) (Country)	ny foreign application for patent or in ned: (Day/Month/Year Filed) (Day/Month/Year Filed) Code, § 119 of any United States appli	priority c priority c ycs yes ication(s)	laimed no no listed below and
ventor's certificate listed below ar ling date before that of the application Foreign Application(s) (Number) (Number) I hereby claim the benefit to sofar as the subject matter of each	(Country) (Country) (Country) (Country) (Country) (Country) (Country) (Country) (Country)	ny foreign application for patent or in ned: (Day/Month/Year Filed) (Day/Month/Year Filed) Code, § 119 of any United States applion is not disclosed in the prior United	priority c priority c ycs yes ication(s) ! I States ap	laimed no no listed below and plication in the
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(1)	Inventor: Tracy J. Kimbrel	
	Signature	Date:
	Residence: 144 Rita Drive, Cortlandt Manor, NY 10567	
	Citizenship: United States of America	
	Post Office Address: Same as Residence	
(2)	Inventor: Robert Krauthgamer	
	Signature	Date:
	Residence: 29 Szold Street, Ramat Hasharon 47225, Israel	
	Citizenship: Israel	
	Post Office Address: Same as Residence	
(13)	Inventor: Baruch M. Schieber	
s Li	Signature	Date:
The state of the s	Residence: 25 Willmont Avenue, White Plains, NY 10605	
	Citizenship: Israel	
e in	Post Office Address: Same as Residence	
(4)	Inventor: Maxim I. Sviridenko	
	Signature	Date:
	Residence: 3579 Sagamore Avenue, Mohcgan Lake, NY 10549	
	Citizenship: Russia	
	Post Office Address: Same as Residence	
(5)	Inventor: Jayram S. Thathachar	
	Signature 7-Sayam.	Date: 27th Nov 200
	Residence: 272 Palm Valley Blvd., #204, San Jose, CA 95123	,
	Citizenship: India	
	Post Office Address: Same as Residence	

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